



This First Amendment to Line of Credit and Accounts Receivable Management Agreement ("Amendment") is made effective as of the date set forth below (the "Effective Date"), and is made and entered into by and between Fresh Start Funding LLC, an Arizona limited liability company ("FSF"), and both:

Ridings Law Firm LLC
and

William Ridings

(collectively, the "Firm"). FSF and the Firm are individually, a "party," and collectively, the "parties."

Recitals

WHEREAS, the parties previously entered into a certain Line of Credit and Accounts Receivable Management Agreement (the "Agreement"), pursuant to which FSF extended a Line of Credit to the Firm;

WHEREAS, pursuant to the terms of the Agreement, the Firm is entitled to Funding Advances under the Line of Credit in an amount equal to seventy-five percent (75%) of the post-petition fee associated with each Approved Account;

WHEREAS, also pursuant to the Agreement, each Funding Advance is made as an Initial Advance to the Firm of sixty percent (60%) of the total post-petition fee associated with an Approved Account (the "Initial Advance Rate"), and fifteen percent (15%) is credited to the Holdback Account as security for the performance of all Approved Accounts of the Firm that are funded by FSF (the "Holdback Funding Rate");

WHEREAS, the parties wish to amend the Agreement to modify the funding terms as described below; and

WHEREAS, capitalized terms used but not defined in this Amendment shall have the meaning set forth in the Agreement.

NOW, THEREFORE, in consideration of the foregoing preamble and recitals, which are incorporated in full in this Amendment, and the following covenants, promises, representations, and warranties, the receipt and sufficiency of which the parties acknowledge and agree, the parties agree as follows:

Agreement

1. Changes to Funding Advance Terms. For all Approved Accounts that have a bankruptcy petition date on or after April 15, 2020, and so long as the Firm has an overall delinquency rate for its Approved Accounts not exceeding ten percent (10%) as determined by FSF in its sole discretion, the following shall be applicable:

1.1. Initial Advance. The Initial Advance Rate is increased to sixty-five percent (65%).

1.2. Holdback Amount. The Holdback Funding Rate is reduced to ten percent (10%).

1.3. No Further Changes. No other terms of the Agreement or Line of Credit Note between the parties are modified except as specifically provided in this Amendment.

2. Miscellaneous Provisions.

2.1. Severability. If any provision of this Amendment is held invalid or unenforceable by any court of competent jurisdiction, such holding will not invalidate or render unenforceable any other provision hereof, and the parties shall agree upon a replacement provision for such invalid or unenforceable provision.

2.2. Governing Law, Venue, Attorney's Fees. This Amendment shall be subject to the same choice of law, jurisdiction and venue provisions as the Agreement.

2.3. No Waiver of Breach. Any waiver by a party hereto concerning a breach of any provision of this Amendment will not operate or be construed as a waiver of such provision at any other time or of any other provision hereof at any time. A waiver of any provision in this Amendment must be in writing and signed by the party providing the waiver.

2.4. Counterparts. This Amendment may be executed in one or more counterparts, may be executed by electronic signature, and may be exchanged by facsimile or electronic transmission, each of which will be deemed an original for all purposes, but all of which taken together will constitute one and the same document.

2.5. Further Assurances. The parties agree to do all acts and to make, execute and deliver such written instruments as will from time to time be reasonably required to carry out the terms and provisions of this Amendment.

2.6. Entire Agreement. The Agreement, the Line of Credit Note and this Amendment contain the entire agreement between the parties and shall supersede and replace any prior agreements or understandings of the parties, whether oral or written, concerning the subject matter hereof. Any terms not contained in this Amendment are not a part of this Amendment. Any change, addition, or amendment may only be made by written agreement executed by both parties.

By adding your signature, you represent that you are authorized to enter into this contract on behalf of both Ridings Law Firm LLC and yourself, and that both parties are bound hereto.

IN WITNESS WHEREOF the undersigned has executed this Agreement effective as of April 5, 2020

Fresh Start Funding LLC

Firm

DocuSigned by:

Matthew R. Hartley

C769BB9F3E564B3...

Matthew R. Hartley

DocuSigned by:

William Ridings

62ABD05FD33E443...

William Ridings